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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/708,840	03/26/2004	Blayn W. Beenau	54022.4600	2839

86244 7590 10/19/2009  
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EXAMINER
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KAMAL, SHAHID

ART UNIT	PAPER NUMBER
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3621

NOTIFICATION DATE	DELIVERY MODE
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10/19/2009

ELECTRONIC

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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<b>Office Action Summary</b>	<b>Application No.</b> 10/708,840	<b>Applicant(s)</b> BEENAU ET AL.	
	<b>Examiner</b> SHAHID KAMAL	<b>Art Unit</b> 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 17 April 2009.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1 and 29-51 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1 and 29-51 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>04/21/2009</u> .  | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### ***Acknowledgements***

1. Claims 1 and 29-51 are remain pending and have been examined.
2. This Office Action is responsive to the amendment filed on April 17, 2009.
3. Applicants' representative, David Barker, contacted the Examiner via telephone on September 2, 2009 and pointed out that the First Final Office Action contains some typographical errors. Therefore, the Examiner hereby withdraws the First Final Office Action mailed July 21, 2009 and issues a second final office action which is set forth below. Applicants' representative was made aware of the withdraw note above.
4. In light of the above, the final rejection mailed July 21, 2009 is hereby withdrawn.

### ***Information Disclosure Statement***

5. The Information Disclosure Statement filed on 21 April 2009 has been considered. An initialed copy of the Form 1449 is enclosed herewith.

### ***Claim Rejections - 35 USC § 102***

6. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

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7. Claims 1 and 29-51 are rejected under 35 U.S.C. 102(e) as anticipated by Pare et al. (US Patent No. 5,870,723) (“Pare”).

8. Referring to claim 1, Pare discloses the following:

a) detecting a said biometric sample (“biometric sample/c15,l60-67”) and a second biometric sample (“biometric sample/c15,l60-67”) at a biometric sensor (“biometric scanner 13”) to create biometric sample (“biometric sample/c15,l60-67”) data and second biometric sample (“biometric sample/c15,l67”) data (see abstract, figures 2, 10, 11, column 2, lines 11-67, column 4, line 14 through column 6, line 52);

b) associating, in a database the biometric sample (“biometric sample/c15,l60-67”) data and the second biometric sample data with a Radio Frequency (RF) device (“radio frequency/c67,l14-16”) (see abstract, figures 2, 10, 11, column 2, lines 11-67, column 4, line 14 through column 6, line 52);

c) associating, in the database, the first biometric sample (“biometric sample/c15,l60-67”) data with a first account having a first account value that is accessible via the RF device (“radio frequency/c67,l14-16”) (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);

d) associating, in the database, the second storing said biometric sample (“biometric sample/c15,l60-67”) data with a second account having a second account value that is accessible via the RF device (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);

e) receiving a transaction request associated with the transaction biometric sample (“biometric sample/c15,l60-67”) data associated with said RF device (“radio frequency/c67,l14-

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16”), wherein the transaction request comprises a transaction value and transaction biometric sample (“biometric sample/c15,l60-67”) data is further associated with a transaction request (see figures 17, (see abstract, figure 17, column 1, lines 12-60, column 4, lines 14-67);

f) comparing the transaction request when said transaction biometric sample (“biometric sample/c15,l60-67”) data to the first biometric sample (“biometric sample/c15,l60-67”) data and the second biometric sample data (see abstract, column 2, lines 36-67); and

g) assessing the transaction value against the first account value in response to the transaction biometric sample (“biometric sample/c15,l60-67”) data being associated with the first biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

9. Referring to claim 29, Pare further discloses assessing the transaction value against the second account value in response to the transaction biometric sample data being associated with the second biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

10. Referring to claim 30, Pare further discloses wherein the assessing the transaction value against the first account value comprises automatically assessing the transaction value against the first account value without a transaction device user indicating that the transaction value should be assessed against the first account value other than by proffering a transaction biometric sample (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

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11. Referring to claim 31, Pare further discloses associating the first biometric sample data with a third account having a third account value (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).
12. Referring to claim 32, Pare further discloses assessing the transaction value against the third account value in response to the transaction value being greater than the first account value (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).
13. Referring to claim 33, Pare further discloses associating the first biometric sample data with a first set of account rules and assessing the transaction value against at least one of the first account value or the third account value in accordance with the first set of account rules (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).
14. Referring to claim 34, Pare further discloses assessing the transaction value against the first account value in response to a first account condition being met; and assessing the transaction value against the third account value in response to a third account condition being met, wherein the first set of account rules includes the first account condition and the third account condition (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).
15. Referring to claim 35, Pare further discloses assessing the transaction value against the first account value in response to the transaction request qualifying for loyalty points and in

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response to the transaction value being less than a maximum value (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

16. Referring to claim 36, Pare further discloses assessing the transaction value against the third account value in response to the transaction request not qualifying for airline miles and in response to the transaction value being greater than a minimum value (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

17. Referring to claim 37, Pare further discloses wherein the first set of account rules is applied to the transaction request in response to the transaction biometric sample data being associated with the first biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

18. Referring to claim 38, Pare further discloses associating the second biometric sample data with a fourth account having a fourth account value; and associating the second biometric sample data with a second set of account rules (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

19. Referring to claim 39, Pare further discloses wherein the second set of account rules is applied to the transaction request in response to the transaction biometric sample data being associated with the second biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

20. Referring to claim 40, Pare further discloses automatically applying the second set of account rules in response to the transaction biometric sample data being associated with the second biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

21. Referring to claim 41, Pare further discloses wherein the first biometric sample data is associated with a first fingerprint of a first digit, and wherein the second biometric sample data is associated with a second fingerprint of a second digit (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

22. Referring to claim 42, Pare further discloses wherein the first account is a primary account associated with the first biometric sample data, and wherein the third account is a secondary account associated with the first biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

23. Referring to claim 43, Pare further discloses wherein the second account is a primary account associated with the second biometric sample data, and wherein the fourth account is a secondary account associated with the second biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).



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24. Referring to claim 44, Pare further discloses wherein the first account, the second account, the third account and the fourth account individually comprise at least one of a credit account, a debit account, a prepaid account, a loyalty account, a rewards account, or an airline miles account (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

25. Referring to claim 45, Pare further discloses wherein the database is associated with at least one of an issuer or an authorized sample receiver (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

26. Referring to claim 46, Pare further discloses wherein the biometric sensor comprises at least one of a retinal scan sensor, an iris scan sensor, a fingerprint sensor, a hand print sensor, a hand geometry sensor, a voice print sensor, a vascular sensor, a facial sensor, an ear sensor, a signature sensor, a keystroke sensor, an olfactory sensor, an auditory emissions sensor, or a DNA sensor (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

27. Referring to claim 47, Pare further discloses wherein the first biometric sample and the second biometric sample individually comprise a biometric sample characteristic comprising at least one of blood flow, correctly aligned ridges, pressure, motion, body heat, ridge endings, bifurcation, lakes, enclosures, short ridges, dots, spurs, crossovers, pore size, pore location, loops, whorls, or arches (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

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28. Referring to claim 48, Pare discloses the following:

- a) a biometric sensor configured to detect a first biometric sample and a second biometric sample to facilitate creating first biometric sample data and second biometric sample data (see abstract, figures 2, 10, 11, column 2, lines 11-67, column 4, line 14 through column 6, line 52);
- b) a database configured for storing the first biometric sample data and the second biometric sample data and associating the first biometric sample data and the second biometric sample data with a Radio Frequency (RF) device, wherein the first biometric sample data is associated with a first account having a first account value that is accessible via the RF device, and wherein the second biometric sample data is associated with a second account having a second account value that is accessible via the RF device (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);
- c) a communications device configured to receive transaction biometric sample data associated with the RF device, wherein a transaction request from the RF device comprises the transaction biometric sample data and a transaction value (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67); and
- d) a protocol/sequence controller configured to compare the transaction biometric sample data to the first biometric sample data and the second biometric sample data, wherein the transaction value is assessed against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

29. Referring to claim 49, Pare discloses the following:

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- a) a database configured for storing first account information associated with a Radio Frequency (RF) device and second account information associated with the RF device, wherein the first account information comprises a first account value that is accessible via the RF device, wherein the second account information comprises a second account value that is accessible via the RF device, wherein the first account information is associated with first biometric sample data, and wherein the second account information is associated with second biometric sample data (see abstract, figures 2, 10, 11, column 2, lines 11-67, column 4, line 14 through column 6, line 52);
- b) a communications device configured to receive a transaction request associated with the RF device, wherein the transaction request comprises transaction biometric sample data and a transaction value (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67); and
- c) a payment server configured to assess the transaction value against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data, wherein the first biometric sample data and the second biometric sample data are configured to be compared to the transaction biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

30. Referring to claim 50, Pare the discloses the following:

- a) a biometric sensor configured to detect a biometric sample to facilitate creating transaction biometric sample data, wherein the RF payment device is associated with a first account and a second account, wherein the first account has a first account value and the second account has a second account value, and wherein the first account is associated with first

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biometric sample data and the second account is associated with second biometric sample data (see abstract, figures 2, 10, 11, column 2, lines 11-67, column 4, line 14 through column 6, line 52);

b) a communications device configured to transmit a transaction request, wherein the transaction request comprises a transaction value and the transaction biometric sample data, wherein the first biometric sample data and the second biometric sample data are configured to be compared to the transaction biometric sample data, and wherein the transaction value is configured to be assessed against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

31. Referring to claim 51, Pare discloses the following:

a) detecting a first biometric sample and a second biometric sample at a biometric sensor to create first biometric sample data and second biometric sample data (see abstract, figures 2, 10, 11, column 2, lines 11-67, column 4, line 14 through column 6, line 52);

b) associating, in a database, the first biometric sample data and the second biometric sample data with a Radio Frequency (RF) device (see abstract, figures 2, 10, 11, column 2, lines 11-67, column 4, line 14 through column 6, line 52);

c) associating, in the database, the first biometric sample data with a first account having a first account value that is accessible via the RF device (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);

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d) associating, in the database, the second biometric sample data with a second account having a second account value that is accessible via the RF device (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);

e) receiving a transaction request associated with the RF device, wherein the transaction request comprises a transaction value and transaction biometric sample data (see figures 17, (see abstract, figure 17, column 1, lines 12-60, column 4, lines 14-67);

f) comparing the transaction biometric sample data to the first biometric sample data and the second biometric sample data (see abstract, column 2, lines 36-67);

g) assessing the transaction value against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);

h) associating the first biometric sample data with a third account having a third account value (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);

i) associating the first biometric sample data with a first set of account rules and assessing the transaction value against at least one of the first account value or the third account value in accordance with the first set of account rules (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67);

j) assessing the transaction value against the first account value in response to a first account condition being met (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67); and

k) assessing the transaction value against the third account value in response to a third account condition being met, wherein the first set of account rules includes the first account

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condition and the third account condition (see abstract, figures 8, 18, column 1, lines 12-60, column 4, lines 14-67).

### ***Response to Arguments***

32. Applicant's arguments filed on April 17, 2009 have been fully considered but they are not persuasive.

33. Applicant's arguments with respect to claims 1, and 29-51 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

34. THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

35. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

36. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Shahid Kamal whose telephone number is (571) 270-3272. The

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examiner can normally be reached on MONDAY through THURSDAY between the hours of 8:30 AM and 7 PM.

37. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew J. Fischer can be reached on (571) 272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300 for Regular/After Final Actions and 571-273-6714 for Non-Official/Draft.

38. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>.

39. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

SK  
September 30, 2009

/EVENS J. AUGUSTIN/

Primary Examiner, Art Unit 3621